The Great Deception

Normal is not something to aspire to,
it's something to get away from.

~ JODIE FOSTER

THE "MTV CRIBS" EPISODE THAT NEVER HAPPENED

Host: "Today we visit 22-year-old Big Daddyhoo and his 8,000-square-foot crib here on the beautiful Atlantic coastline live from sunny Palm Beach Florida . . . so, Big Daddyhoo, tell us about your rides!"

Big Daddyhoo: "Yo dawg, we gotz the Ferrari F430 over there with the 22-inch rims, the sick Lamborghini Gallardo over there with the custom 10-speaker stereo, and for those nights when I just wanna chillax with the ladies, the Rolls Royce Arnage does my do."

Host: "So, Big Daddyhoo, how can you afford all these gorgeous rides? And this mansion on the beach? It must have cost more than $20 million!"

Big Daddyhoo: "Yo let me tell you dawg, Big Daddyhoo got rich chilling in mutual funds and popping phat money in my 401K down at my Win-Go Wireless job."

Suddenly, you hear a record screech off the turntable.

Silence.

As you can imagine, this scenario would never happen. Big Daddy's answer is preposterous and laughable. We're smart enough to know that wealthy 22-year-old kids don't get rich investing in mutual funds and stashing money in their 401Ks from their job at the cell phone store. We know that people who get rich young fall into a unique subset of society: pro athletes, rappers, actors, entertainers, and famous people. Those of us outside this demography are left with the traditional advice showered upon us by financial experts.

It's called "Get Rich Slow" and sounds something like this: Go to school, get good grades, graduate, get a good job, invest in the stock market, max-out your 401K, cut up your credit cards, and clip coupons . . . then someday, when you are, oh, 65 years old, you will be rich.

"GET RICH SLOW" IS A LOSING GAME

If you want to get rich and "Get Rich Slow" is your strategy, I have bad news. It's a losing game, with your time wagered as the gamble. Do you seriously think that the guy who lives in that palatial beach estate with the $500,000 supercar in the driveway got rich because he invested in mutual funds? Or clipped coupons from the local Super-Saver? Of course we don't. So why do we give credence to this advice as a legitimate road that leads to wealth and financial freedom?

Show me a 22-year-old who got rich investing in mutual funds. Show me the man who earned millions in three years by maximizing his 401K. Show me the young twenty-something who got rich clipping coupons. Where are these people? They don't exist. They're fairy tales of impossibility.

Yet, we continue to trust the same old tired gang of financial media darlings who espouse these doctrines of wealth. Yes sir, get a job, work 50 years, save, live mindlessly frugal, invest in the stock market, and soon, your day of freedom will arrive at age 70 . . . and if the stock market is kind and you're lucky, 60! Gee, doesn't this "wealth in a wheelchair" financial plan sound exciting?

In today's tumultuous financial climate, I am shocked people still believe these strategies even work. Wasn't it the recession that exposed "Get Rich Slow" for the fraud it is? Oh I get it, if you're employed for 40 years and avoid 40% market downturns, "Get Rich Slow" works; just sit back, work, and hope death don't meet you first because, golly-gee, you're going to be the richest guy in the retirement home!

The message of "Get Rich Slow" is clear: Sacrifice your today, your dreams, and your life for a plan that pays dividends after most of your life has evaporated. Let me be blunt: If your road to wealth devours your active adult life and it's not guaranteed, that road sucks. A "road to wealth" codependent on Wall Street and anchored by time with your life wagered as the gamble is a dirty, rotten alley.

Nonetheless, the preordained plan continues to wield power, recommended and enforced by a legion of hypocritical "financial experts" who aren't rich by their own advice, but by their own Millionaire Fastlane. The Slowlane prognosticators know something that they aren't telling you: *What they teach doesn't work, but selling it does.*

WEALTH YOUNG: IS IT BULLSHIT?

The Millionaire Fastlane isn't about being retired old with millions, but about redefining wealth to include youth, fun, freedom, and prosperity. Take this comment posted on the Fastlane Forum:

> *"Is it bullshit? You know, the dream to be young and live the life—to own the exotic cars, to own the dream house, to have free time to travel and pursue your dreams. Can you really get free of the rat race young? I'm a 23-year-old investment banker in Chicago, Illinois. I make a modest salary and modest commissions. By most people's standards, I have a good job. I hate it. I cruise Chicago's downtown and I see some guys living the life. Guys driving expensive exotic cars and I think to myself . . . They're all 50 or older with silver hair! One of them once told me, 'You know kid, when you finally can afford a toy like this, you're almost too old to enjoy it!' The guy was a 52-year-old real estate investor. I remember looking at him and thinking 'God . . . that can't be true! It's gotta be bullshit! It's gotta be!'"*

I can verify—it isn't bullshit. You can live "the life" and still be young. Old age is not a prerequisite to wealth or retirement. However, the real BS is thinking you can do it by the default "Get Rich Slow" construct, at least by the time you hit your 30th birthday. Believing that old age is a precursor to retirement is the real BS. The real BS is allowing "Get Rich Slow" to steal your dreams.

REINVENT RETIREMENT TO INCLUDE YOUTH

Say "retirement" and what do you see? I see a crotchety old man on a porch in a creaky rocking chair. I see pharmacies, doctor's offices, walkers, and unsightly urinary undergarments. I see nursing homes and overburdened loved ones. I see old and immobile. Heck, I even smell something musty circa 1971. People retire in their 60s or 70s. Even at that age, they struggle to make ends meet and have to rely on bankrupted government programs just to survive. Others work well into their "golden years" just to maintain their lifestyle. Some never make it and work until death.

How does this happen? Simple. "Get Rich Slow" takes a lifetime to travel and its success is nefariously dependent on too many factors *you cannot control*. Invest 50 years into a job and miserly living, then, one day, you can retire rich alongside your wheelchair and prescription pillbox. How uninspiring.

Yet, millions undertake the 50-year gamble. Those who succeed receive their reward of financial freedom with a stinking lump of turd: *old age*. Gee thanks. But don't worry; patronization rains from the heavens: "These are the golden years!" Who they kidding? Golden to whom?

If the journey devours 50 years of your life, is it worth it? A 50-year road to wealth isn't compelling, and because of it, few succeed and those who do settle for financial freedom in life's twilight.

The problem with accepted norms of retirement is *what you do not see*. You don't see youth, you don't see fun, and you don't see the realization of dreams. The golden years aren't golden at all but a waiting room for death. If you want financial freedom before the Grim Reaper hits the on-deck circle, "Get Rich Slow" isn't the answer.

If you want to retire young with health, vibrancy, and hair, you're going to need to ignore society's default "Get Rich Slow" roadmap and the gurus spoon-feeding you the slop in the trough. There is another way.

CHAPTER SUMMARY: FASTLANE DISTINCTIONS

- "Get Rich Slow" demands a long life of gainful employment.
- "Get Rich Slow" is a losing game because it is codependent on Wall Street and anchored by your time.
- The real golden years of life are when you're young, sentient, and vibrant.

How I Screwed "Get Rich Slow"

The object of life is not to be on the side of the masses,
but to escape finding oneself in the ranks of the insane.

~ MARCUS AURELIUS

EXPOSING THE "GET RICH SLOW" DREAMKILLER

As a teenager, I never gave myself a chance of becoming wealthy young. "Wealth + youth" was an equation that didn't compute simply because I didn't have the physical capabilities. Common roads to wealth for the young are competitive and require talent; become an actor, a musician, an entertainer or a pro athlete—all roads that had a big "ROAD CLOSED" sign that laughed, "Not a chance, MJ!"

So, early in life, I conceded. I gave up on my dreams. "Get Rich Slow" made it abundantly clear: Go to school, get a job, settle for less, sacrifice, be miserly and quit dreaming about financial freedom, mountainside homes, and exotic cars. But I still dreamed. It's what teenage boys do. For me, it was all about the cars—specifically, the Lamborghini Countach.

THE 90 SECONDS THAT CHANGED MY LIFE

I grew up in Chicago and was a porky kid with few friends. I wasn't interested in teenage girls or sports, but lying around in a beanbag stuffing my face with doughnuts while watching Tom-n-Jerry reruns. Parental supervision was absent; Mom divorced Dad years earlier, which left my older siblings and me to be raised by a single mother. Mom didn't have a college education or a career, unless a deep-frying job at Kentucky Fried Chicken qualified. That left me to my own indulgences, usually consumption of sweets and the latest episode of the *A-Team*. My exertions were epitomized by a long broken broomstick: I used it as the TV's remote control since the real one was broken and I was too lazy to move. When I did move, the

local ice cream shop was often my target; a sugary delight was a motive I could count on.

That day was like any other day: I sought ice cream. I plotted the flavor of my next indulgence and headed toward the ice cream parlor. When I arrived, there *it* was. I was face to face with my dream car; a Lamborghini Countach famous from the 80s hit movie *Cannonball Run*. Parked stoically like an omnipotent king, I gazed upon it like a worshiper beholden to its God. Awestruck, any thoughts of ice cream were banished from my brain.

Posterized on my bedroom walls and drooled upon in my favorite car magazines, I was acutely familiar with the Lamborghini Countach: cunning, evil, obscenely fast, spaceship doors, and ungodly expensive. Yet, here it was just a few feet away, like Elvis resurrected. Its raw tangible grandeur was like an artisan coming face to face with an authentic Monet. The lines, the curves, the smell . . .

I gawked for a few minutes, until a young man left the ice cream parlor and headed toward the car. Could this be the owner? No way. He couldn't have been more than 25 years old. Dressed in blue jeans and an oversized flannel shirt with what I spied to be an *Iron Maiden* concert shirt underneath, I reasoned this couldn't be the owner. I expected an old guy: wrinkled, receding gray hairline, and dressed two seasons late. Not so.

"What the heck?" I thought. How could a young guy afford such a kick-ass automobile? For God's sake, that car costs more than the house I live in! It's got to be a lottery winner, I speculated. Hmmm . . . or maybe some rich kid who inherited the family fortune. No, it's a pro athlete. Yes, that's it, I concluded.

Suddenly, a daring thought invaded my head: "Hey, MJ, why don't you ask the guy what he does for a living?" Could I? I stood on the sidewalk, dumbfounded while I negotiated with myself. Emboldened and overcome with adrenaline, I found my legs moving toward the car as if my brain weren't agreeable. In the back of my mind, my brother taunted, "Danger, Will Robinson, danger!"

Sensing my approach, the owner hid his trepidation with a forced smile and opened his door. Whoa. The car's door flung up into the sky, vertically, as opposed to swinging out sideways like a normal car. It threw me off what little game I had and I tried to maintain my composure, as if cars with futuristic doors were standard fare. What couldn't have been more than 20 words seemed like a novel. My opportunity was here and I snatched it. "Excuse me, sir?" I nervously muttered, hoping he wouldn't ignore me. "May I ask what you do for a living?"

Relieved that I wasn't a teenage derelict, the owner kindly responded: "I'm an inventor." Perplexed that his answer didn't match my preconception; my prepared follow-up questions were nullified, paralyzing my next move. I stood there frozen like the ice cream I had sought minutes earlier. Sensing the opportunity for escape, the young Lamborghini owner took the driver's seat, closed his door, and started the engine. The loud roar of the exhaust swept through the parking lot, alerting

all life forms to the Lamborghini's formidable presence. Whether I liked it or not, the conversation was over.

Knowing it might be years before such a sight would happen again, I took mental inventory of the automotive unicorn before me. I left awakened as a neural pathway suddenly smacked open in my brain.

THE LIBERATION FROM FAME AND TALENT

What changed that day? I was exposed to the Fastlane and a new truth. As for the sweets I pursued that day, I never made it into the store. I turned around and went home with a new reality. I wasn't athletic, I couldn't sing, and I couldn't act, but I could get rich without fame or without physical talent.

From that point forward, things changed. The Lamborghini encounter lasted 90 seconds, but transcended a lifetime of new beliefs, directions, and choices. I decided that I would someday own a Lamborghini and I would do it while I was young. I was unwilling to wait until my next encounter, my next chance experience, and my next poster: I wanted it for myself. Yes, I retired the broomstick and got off my fat ass.

THE SEARCH FOR THE MILLIONAIRE FASTLANE

After the Lamborghini encounter, I made a conscious effort to study young millionaires who weren't famous or physically talented. But I wasn't interested in all millionaires, just those who lived a rich, extravagant lifestyle. This examination led me to study a limited, obscure group of people: a small subset of fameless millionaires who met these criteria:

1) They were living a rich lifestyle or were capable of such. I wasn't interested in hearing from frugal millionaires who lived "next door" in the middle class.
2) They had to be relatively young (under 35) or they had to have acquired wealth fast. I wasn't interested in people who spent 40 years of their life jobbing and penny-pinching their way to millions. I wanted to be rich young, not old.
3) They had to be self-made. I was broke. Silver-spoon winners of the lucky sperm lottery weren't invited to my lab.
4) Their riches couldn't be from fame, physical talent, playing pro ball, acting, singing, or entertaining.

I sought millionaires who would have started like me, an average guy without any special skill or talent, who, somehow, made it big. Through high school and college, I religiously studied this millionaire divergence. I read magazines, books, and newspapers and watched documentaries of successful businessmen; anything that provided insight into this small subset of millionaires, I absorbed it.

Unfortunately, this zest to uncover the secret to fast wealth led me to disap-

pointments. I was a late-night infomercial marketer's dream come true—gullible, willing, and armed with a credit card. I bought into countless opportunities, from "one tiny classified ad" to the Asian real estate mogul and his sexy bikini-clad yacht vixens. None of them delivered wealth, and despite the slick commercials and their claims, the large-breasted models never materialized.

As I fed my appetite for knowledge and endured one odd job after another, my research uncovered some remarkable common denominators. I was confident I had uncovered all the components to the Millionaire Fastlane and fameless wealth. I was determined to become rich young, and the journey would begin after college graduation. Little did I know what lay ahead—the roadblocks, the detours, and the mistakes.

RESISTANCE INTO MEDIOCRITY

I graduated from Northern Illinois University with two business degrees. College was a five-year prenatal employee brainwashing with graduation as the overrated climax. I viewed college as indoctrination into corporate droneship; an unfulfilled marriage between me and a life of jobs, bosses, and being overworked and underpaid. My friends were hired for great jobs and bragged about it:

"I work for Motorola."
"I got a job at Northwestern Insurance!"
"Hertz Rental Cars hired me as a training manager!"

While I was happy for them, my friends bought into the "Slowlane" lie. Me? Thanks but no thanks. I sought to avoid the Slowlane like a medieval plague. My idea was to find the Fastlane, retire rich, and retire young.

ROADBLOCKS, DETOURS, AND DEPRESSION

Despite the confidence, the next few years fell horribly short of my expectations. I lived with my mother as I bounced from one business venture to another. Success was absent. Every month was a different business: vitamins, jewelry, some hot "turnkey" marketing program purchased from the back of a business magazine, or some goofy long-distance network marketing gig.

Despite the hard work, my record of failures grew, as did my mounting debts. Years passed and folly fermented as I was forced to take a series of Neanderthal jobs that crippled my ego: a busboy at a Chinese restaurant (yes, there are cockroaches in the back), a day laborer in the slums of Chicago, pizza-delivery boy, flower-delivery boy, dispatcher, limo driver, early morning newspaper delivery for the *Chicago Tribune,* Subway sandwich restaurant salesman (WTF?), Sears stock clerk (in the freaking drapery department), charity can collector, and house painter.

The only thing worse than these shitty jobs and their pay? The hours. Most

required a predawn start . . . 3 a.m., 4 a.m. . . . if any ungodly hour was involved you could bet my job required it. Five years of college and I graduated to live like a dairy farmer. Hell, money was so tight that I prostituted myself to an older woman to pay for my best friend's wedding gift. Yes, cougars preyed in the 1990s.

Meanwhile, my friends progressed in their careers: They got their 4% yearly pay increases. They bought their Mustangs and Acuras and their 1,200-square-foot townhouses. They appeared to be content and lived the expectant life preordained by society. They were normal and I wasn't.

At 26 years old, I fell into depression; my businesses were not self-sufficient and neither was I. Seasonal depression gnawed at my fractured psyche. Chicago's rainy, dark, dreary weather made me crave the comfort of a warm bed and tasty pastries. Accomplishments were preceded by sunshine; so yes, I wasn't accomplishing much. Tired of the high-school dropout jobs, I struggled to get out of bed, and doubt became the daily affirmation. Physically, emotionally, and financially exhausted from failure, I knew my results weren't indicative of my true self. I knew the Fastlane way to wealth but just couldn't get it executed. What was I doing wrong? What was holding me back? After all these years of research and education, complete with a closet full of books, magazines, and "quick start" videos, I was still no closer to wealth. I sat stalled on the sidewalk with the Fastlane nowhere in sight.

My deep depression sunk me into escapes, but instead of drugs, sex, or alcohol, I lost myself in books and kept studying fameless millionaires. If I couldn't be successful, I'd escape into the lives of those who were by absorbing books of the rich, autobiographies of the successful, and other rags-to-riches tales.

But it got worse. The people in my life gave up on me. My long-time girlfriend proclaimed, "You have no resolve." She had a safe and secure job with a rental car agency, but we'd argue because she worked long hours for chump change, a whopping $28,000 a year. Of course, she rightly retorted with the facts: "You don't have a job, you make $27,000 less than me, and none of your businesses work." She was a smart cat. Our relationship ended as she found courtship with a corporate radio ad executive.

And then there was my mother. For the first years after college, she cut me slack, but then came the failures and the goofy jobs. I begged patience and pleaded that wealth creation for a Fastlane entrepreneur operates under an *exponential* scale—those who hold jobs operate under a *linear* scale. Unfortunately, it didn't matter how great my charts and diagrams were; mom lost faith and I didn't blame her. Landing a man on Mars showed more promise.

Her directives dulled my drive. She'd shout, "Get a job, baby!" at least 20 times a week. Ugh, even today I shudder. That phrase, shouted in that voice, could exterminate cockroaches in a post-apocalyptic world. There were days I'd want to pound my head into a vise and crush my ears into deafness. "Get a job, baby!"

bore into my soul; it was a motherly decree that put the trial to an end with the jury's unanimous verdict: "Failure, with a vote of no confidence."

Mom suggested, "The grocery store is hiring a deli manager, why don't you go down there and check it out?" As if my college education and struggles for the last five years were to eclipse at the deli counter, cutting blocks of bologna and ladling potato salad to the neighborhood soccer moms. Thanks for the job tip, but I'll pass.

MY BLIZZARD OF AWAKENING

It took the pain of a cold Chicago blizzard to throw me into the crossroads of life. It was a dark, frigid night, and I was dead tired working as a limo driver. My shoes were drenched from wet snow while I fought a migraine headache. The four aspirins I chased two hours earlier had no effect. I wanted to get home but couldn't. I was stuck in a blizzard and my usual routes were snowed in. I pulled to the shoulder of a faintly lit road and felt the cold chill of melted snow crawl up my legs from my toes. I put the limo in park and faced myself in dead silence with nothing but the fall of snowflakes to remind me how much I hated winter. I dazed at the cigarette-burned ceiling of the limousine and thought, "What the hell am I doing? Is this what my life has become?"

Sitting on an empty road in a blizzard in the dark of the night out in the middle of nowhere, I'd had it. Sometimes clarity washes over you like a peaceful breeze and other times it hits you over the head like a falling Steinway piano. For me, it was the latter. A sharp declaration overpowered my brain: "You cannot live another day like this!" If I was going to survive, I needed to change.

THE DECISION TO CHANGE

The harsh winter shot me into swift action. I decided to change. I decided to take control over something I thought was uncontrollable: my environment. I decided to relocate—to where, I didn't know, and at that moment, I didn't care.

In an instant, I felt powerful. The velocity of that choice infused my miserable existence with hope and a small drip of happiness. My failures evaporated and I felt reborn. *Suddenly a dead-end road converged with a dream.* It just wasn't about the decision to move; it was about taking control and knowing that I had a choice.

With this new power, I considered options that never had dawned on me. I asked a simple question: "If I could live anywhere in the country without restraint, where would I live?" I thought about the things important to me, and circled five cities on a map. The next month I moved, or I should say, escaped.

THE MERGE FROM SLOWLANE TO FASTLANE

I arrived in Phoenix with 900 bucks, no job, no friends, and no family—just 330 days of sun and a burning desire to hit the Fastlane. My possessions included

an old mattress, a 10-year-old rusty Buick Skylark with no third gear, a few side businesses that made little cash, and several hundred books. Ground zero for my new life was a small studio apartment in central Phoenix that rented for $475 per month. I transformed my studio apartment into an office. No bedroom set, no furniture, just a mattress that invaded the kitchen. I slept with Pop Tart crumbs, a side effect of laying a mattress next to the kitchen counter.

I lived poor and without security, but I felt rich. I was in *control* of my life.

One of the many businesses I created was a Web site. While driving that limo in Chicago, sometimes I'd sit idle for hours and had plenty of downtime to read books. I didn't waste that time. While I waited for clients at the airport or while they got obliterated at the local watering hole, I sat in the limo and read. And read. I studied everything from finance to Internet programming to more autobiographies of the rich.

The limo job did something special: it put me at the forefront of an unsolved need that needed a solution. One of my limo clients asked if I knew of any good limo companies in New York. I dropped the passenger off at the airport, but he left me with a seed of invention. If I lived in Chicago and needed a limo in New York, where would I go to find it? I didn't have a New York Yellow Pages handy, and surely no one else outside of New York did either. Faced with this question, I concluded that other travelers would have the same challenge. So I built a Web site that would solve this problem.

Naturally, the Internet has no geographical limits, so this venture traveled to Phoenix well. But, like my prior businesses, it didn't make a lot of money. However, now it was different. I was naked in a strange town with no money, job, or safety net. I had to focus.

I aggressively marketed my Web site. I sent out emails. Cold-called. Mailed letters. I learned search engine optimization (SEO). Because I couldn't afford books, I visited the Phoenix library daily and studied Internet programming languages. I improved my Web site and learned about graphics and copywriting. Anything that could help me, I consumed.

Then one day I had a breakthrough; I received a call from a company in Kansas that raved about my Web site service and wanted me to design its Web site. While my focus wasn't web design, I obliged for a price of $400. They thought the price was a steal, and within 24 hours, I had built the company its Web site. I was ecstatic. In 24 hours, I had most of my rent payment. Then, coincidentally, not 24 hours later, I received another call from a company in New York asking for the same thing, a new Web site. I designed it for $600 and it took me two days to complete. I had another rent payment!

Now, I know this isn't a lot of money, but from poverty to $1,000 in three days felt like winning the 50-million-dollar Powerball. My first few months in Phoenix I gained traction and survived on my own for the first time in my life. No flower boy.

No busboy. No pizza delivery. No sponging off Mom. I was purely self-employed! I was momentous acceleration, a wind at my back that foreshadowed a directional change into a new universe of wealth generation.

But something still wasn't right. Something was missing and I knew it. Most of my income was attached to my Web site designs and not my Web site advertising business. My income was tied to my time, the construction of Web sites. More Web sites jobs meant more time spent, and if I didn't work, my income would stop. My *time* was being sold off for money.

A NEW WEALTH EQUATION YIELDS WEALTH ACCELERATION

In the winter, a friend visited from Chicago. I showed him my web directory and he was amazed at all the traffic my service received. I'd get limo price inquiries from around the world, every minute of the day. How much for a limo from Boston to Worcester? How much from JFK to Manhattan? We'd scan my email inbox and it had 450 emails. Ten minutes passed, click refresh, and then there would be another 30 emails. Emails were pouring in several per minute. He suggested "Dude! Turn those emails into money somehow."

He was right, but how? And how can it solve a legitimate need? He left me with this challenge and I was intent to solve it. Days later, I created a risky, unproven solution and I gave it a shot. What did I do? Instead of selling ad space I decided to sell leads. There was a problem though. This "revenue model" was new and groundbreaking. Additionally, I had to convince my customers that this method of business was beneficial to them, and I had no data to predict whether it could succeed. Remember, this was the late nineties, when "lead generation" in Web space was unfounded, at least until I went out and did it.

Nonetheless, I took the risk and implemented it. In the short term, I expected the change to kill my income and it did. I predicted its success would take months, if it worked at all. The first month the new system generated $473. Yikes. I built more Web sites to fill my income gap. The second month's revenues were $694. Third month, $970. Then $1,832. $2,314. $3,733. And it continued and continued.

It worked.

My revenue, my income, and my assets grew exponentially but not without issue. As traffic grew, so did the complaints, the feedback, and the challenges. Improvements came directly from customer suggestions. Within days, sometimes hours, I'd implement customer ideas. I was known to answer my clients' emails within minutes, if not an hour. I learned to be receptive to the consumer, and business exploded.

The workdays became long and challenging. Forty hours was a vacation; typical workweeks were 60 hours long. Days and weekends blurred together. While my new friends were out drinking and partying, I was hunkered down in my tiny apartment, regurgitating code. I didn't know if it was Thursday or Saturday, and

it didn't matter. The glory of the hard work was this: It didn't feel like work; in fact, I enjoyed it. I didn't have a job; I had a passion to make a difference. Thousands of people benefited from something I created, which addicted me to the process. I made a difference!

I started to compile testimonials from clients.

"Because of you, my business grew tenfold."
"Your Web site led me to my biggest corporate client."
"Your company has been instrumental in growing my business."

This feedback was wealth currency. I wasn't awash in riches quite yet, but I felt rich.

MY "FAKED" SHORTCUT TO WEALTH

In 2000, my telephone rang with a different type of inquiry. Technology startups called; they wanted to know if I would sell my business. In that year, the dot-com frenzy was in full force. Not a day went by without a tall tale about some dot-com millionaire who struck it rich by selling a tech property. Remember the fameless millionaires? This subset of the rich grew at a staggering rate, and the wave swelled my way.

So, did I want to sell my company? Hell yes! I had three offers to sell. Offer 1: $250,000. Offer 2: $550,000. Offer 3: $1,200,000. I accepted offer three and became a millionaire . . . instantly . . . well, almost.

It didn't last. At the time, I thought $1.2 million dollars was a lot of money. It wasn't. Taxes. Worthless stock options. I made mistakes and invested poorly. I bought a Corvette, hoping it would make me look rich. I thought I was rich, but I really wasn't. By the time it was over, I had less than $300,000 left.

The tech bubble arrived with unforgiving consequences, at least for buyers of my company. Against my recommendations, they made poor decisions, decisions that were good for short term revenue but horrific for long-term growth. They flushed money down the toilet as if there were an endless supply. Do we really need custom-branded water bottles? And logo T-shirts? Are these revenue-generating actions?

Decisions were made slowly and by committee. Customers were ignored. Incredulously, most of the company's executive management had Harvard MBAs, proof that the business logic doesn't come with expensive initials after your name. Despite having $12 million in venture capital to buoy the storm, my Web site slowly started to die.

A few months later, near the cliff of bankruptcy, it was voted that my Web site would be dissolved, even though it was still profitable. Tech buyers dried up and stocks were in the tank. Everyone was on life support, including them.

Unwilling to watch my creation fade into oblivion, I offered to repurchase my Web site at a firesale price—a mere $250,000, financed by its own profit. The offer was accepted and I regained control of the same company I had just sold a year earlier. Essentially, I'd operate the business, take the profit and pay down the carry-back loan. What was left over I reinvested into the business. With my company back in my control, a new motivation surfaced—to not only survive the dot-com crash, but to thrive.

THE BIRTH OF THE MONEY TREE

The next 18 months I was revitalized to take my service to the next level. In hindsight, I wanted to prove to myself that I wasn't just some lucky chap who got caught up in the dot-com boom. I continued to improve my Web site. I integrated new technologies and listened to customers. My new passion was automation and process.

As I streamlined my processes and systems, a slow and steady transformation took place. I worked less and less. Suddenly, I worked an hour a day instead of ten. Yet, the money rolled in. I'd go to Vegas on a gambling spree; the money rolled in. I'd be sick for four days; the money rolled in. I'd daytrade for a month; the money rolled in. I'd take a month off; the money rolled in.

Then I realized what I achieved. This was the Fastlane. I built myself a real, living, fruit-bearing *money tree*. It was a flourishing money tree that made money 24 hours a day, 7 days a week, and it didn't require my life for the trade. It required a few hours a month of water and sunshine, which I happily provided. Outside of routine attention, this money tree grew, produced fruit, and gave me the freedom to do whatever I wanted.

For the next few years I lived a life of laziness and gluttony. Sure, I worked a few hours a month, but mostly, I worked out, traveled, played video games, bought and raced fast cars, entertained myself with dating Web sites, gambled—I was free because I had a money tree that *surrogated* for my time and yielded a bountiful monthly harvest.

Since reclaiming my business, it grew meteorically. Some months I'd PROFIT more than $200,000. Yes, profit! A bad month was $100,000. I earned in two weeks what most people earned in an entire year. Wealth poured in and I was flying low on the radar . . . no fame. If you earned $200,000 every month, how would your life change?

- What would you drive?
- Where would you live?
- What vacations would you take?
- What schools would your children attend?
- Would debt be a noose around your neck?

- How fast would you become a millionaire? Four months or forty years?
- Would grabbing a $6 coffee at Starbucks be an issue?

You see, when you generate this kind of income, millionaire status happens quickly. I was a multimillionaire by age 33. If I hadn't sold my business initially, I would have probably arrived there faster, but when you're eating cardboard noodles and someone tosses $1.2 million dollars in your face, not many would say, "Nah, I'll pass."

I purchased my first Lamborghini and completed the dream prophecy birthed in my teens. Today, that same question I asked so many years ago is now hurled my way almost weekly. And now I have an answer that I can give, and an answer I would have dreamed of hearing.

In 2007, I decided to sell my company again. It was time to retire and think about my wildest dreams, things like this book and screenwriting. However, this time I entertained a variety of offers, ranging from $3.3 million to $7.9 million. After making millions over and over in a few short years, I accepted one of the full-cash offers and repeated the Fastlane process . . . in 10 minutes. That's how long it took to cash the six checks that amounted to millions.

CHAPTER SUMMARY: FASTLANE DISTINCTIONS

- Fame or physical talent is not a prerequisite to wealth.
- Fast wealth is created exponentially, not linearly.
- Change can happen in an instant.

Part 2

Wealth is Not a Road, But a Road Trip!

The Road Trip to Wealth

The journey of a thousand miles must begin with a single step.

~ LAO TZU

WEALTH IS A ROAD TRIP, NOT JUST A ROAD!

While in college, my friends and I embarked on a spring break road trip from Chicago to South Florida. Naturally, as young men, we were gushing with anticipation and enamored with the destination: a sunny, crowded Florida beach of scantily clad, well-tanned, boozed-up college coeds. Unfortunately, preoccupied with the destination, we failed to address the journey and the vehicle that we relied on to get us there. Eight hours into the trip, our old Dodge Duster started billowing smoke and clanked to a stop. With a ruptured gasket and no oil, our trip stalled on some country road in the middle of southern Illinois. Cows, manure stink, and cornfields, light years away from the sandy beaches of South Florida.

Sadly, for most, the journey to wealth often ends like my spring break road trip: stalled on the side of the road in the middle of nowhere, left to ask, "How the hell did I get here?" Like my spring break trip, to know and drive "the road to wealth" is not enough because the road itself is deficient in delivering wealth. Your pursuit of wealth stalls when your focus is the road and its destination, and not the road trip. Sure, the Fastlane might *open* a rapid road to wealth, but a successful road trip will demand your respect for all of the trip's vital tools. My spring break stalled because we neglected the road trip and focused on the road. Oil? Roadmap? Engine tune-up? Screw it, just hit the road and head south! When you disregard critical road trip components, your engine redlines, oil burns stale, gas is squandered, and decade-long detours are encountered. When your focus is only the road, your journey is likely to stall and dreamy destinations never arrive.

WEALTH'S ILLUSIONARY ROAD

If wealth has escaped you, it's probably because you are "road-focused" and not using the whole formula. Sure, you might have bits and pieces: an ingredient captured from a book or two, another seeded by some "get rich" seminar or a hot stock tip from your broke college buddy. Unfortunately, these isolated ingredients can't create wealth and are likened to a car stuck on the road to wealth with an empty gas tank and a dead battery. You can't crack wealth's code with one variable in a multi-variable equation.

Wealth's road trip formula is like a recipe.

Imagine if I threw you into the kitchen with sugar and flour and ordered you to bake cookies. The feat is impossible because two ingredients alone don't make the entire formula. Forget the baking soda and the cookies won't rise. Remove the butter and the cookies taste awful. One forgotten or flawed ingredient and the process fails. Therein lies the fault with most wealth books: They are "road-focused." They specialize on the most titillating part of the formula—the sugar! They tell you:

- Buy foreclosures to get rich!
- Buy a franchise and be your own boss!
- Learn the mystical secret law and think positive!
- Start a business!
- Invest in real estate for passive income!
- Trade your way to riches with currencies!

These strategies highlight various roads to wealth: the real estate road, the trading road, and the business road. They address *nothing else.* The failure is within the "else" because the else is the rest of the formula.

MILLIONAIRES ARE FORGED BY PROCESS, NOT BY EVENTS

All self-made multimillionaires create their wealth by a carefully orchestrated process. They have and use the entire formula. Despite what you may have read or heard, wealth is not an event. Wealth doesn't drop from the sky or come from a game show. It doesn't ring the doorbell and await you on the front porch with balloons and a check the size of a refrigerator. Wealth does not chime from a machine with spinning bars, lemons, and cherries.

Wealth is a process, not an event. Ask any chef and they will confirm that the perfect dish is a series of ingredients and a well-engineered process of execution: a little of this, a little of that, done at the right time at the right place, and wham, you have a tasty meal. Wealth creation has the same method of execution—a fabricated accumulation of many disassociated ingredients into an assembled whole that has value and is worth millions.

Wealth eludes most people because they are preoccupied with events while disregarding process. Without process, there is no event. Take a moment and reread that. Process makes millionaires, and the events you see and hear are the results of that process. For our chef, the *cooking* is the process, while the *meal* is the event.

For example, an athlete who scores a $50-million-dollar contract to play pro basketball is an event from process. You see and hear about the big contract, the spectacular "get-rich" event, but you typically ignore the process that preceded the event. The process was the long, arduous road you didn't witness: The daily four-hour practices, the midnight pickup basketball games, the torn ligaments, the surgery and rehabilitation, the rejection of being cut from the junior varsity team, and the resistance to the neighborhood gangs, all fabricates the journey that forms process.

When a 20-year-old sells his Internet company for $30 million dollars, you read about it on a tech blog. The event is lauded and showcased for all to admire. Sidelined is the process—you didn't hear about the long hours of coding the founder had to endure. You don't hear about the cold dark days working in the garage. You don't hear about how the company was founded on credit cards at 21.99% interest. You don't hear about the founder and his rusty P.O.S. Toyota with 174,000 miles.

When J. Darius Bikoff founded Glaceau Vitamin Water in 1996 and 11 years later Coca-Cola offers him $4.1 billion for the company, the offer makes headline news around the world. What doesn't? The 11 years of struggle forged by a sharpened process. The billion-dollar offer is the event—the process is the struggle and the backstory.

The sale of my company climaxed in an event, but its fruition was carved by process. Outsiders see the nice house and the expensive cars and might think, "Wow, if I only could be so lucky." Such a belief is a mirage of event over process. All events of wealth are preceded by process, a backstory of trial, risk, hard work, and sacrifice. If you try to skip process, you'll never experience events.

Unfortunately, as a media-driven, "I want it now" society, we spotlight and glorify the event, but usher the process behind the woodshed, carefully drying its sweat from the public cognition. However, if you search long and hard, you can always find the process, buried in another story or in the trailing paragraphs that glorify the event.

When you make your first million, it will be because of process and not some clandestine happenstance that just happened to waltz across your path. Process is the road trip to wealth: The destination shines as an event, but it's found by process. Yes, the elevator to success is out-of-order—you will need to climb the stairs.

WEALTH'S ROAD TRIP FORMULA

The formula for wealth's road trip is like a long road trip across the country. Success demands your focused exercise into the journey and the tools of that journey (process) as opposed to the destination (event). There are four constituent ingredients that make up the winning formula. They are:

Your Roadmap (Parts 3, 4, and 5)

The compass for the trip—your roadmap—is the guiding force behind your actions. Your roadmap makes up your financial belief system and your preconceived convictions about wealth and money. There are three roadmaps that will chart your course to wealth:

1) The Sidewalk
2) The Slowlane
3) The Fastlane

Much like a recipe, your roadmap will outline why, where, how, and what.

Your Vehicle (Part 6)

Your vehicle is you. No one can drive the journey but you. Your vehicle is a complicated system composed of oil, gas, an engine, a steering wheel, a windshield, horsepower, and an accelerator—all needing frequent tuning and maintenance to ensure peak efficiency during the road trip.

Your Roads (Part 7)

Your roads are the financial pathways you travel. For example, you can travel the job road, and within that road you have limitless choices: You can be an engineer, a project manager, a physician, a plumber, a truck driver. Then there are entrepreneurial roads: You can be a real estate investor, a retail storeowner, a franchiser, an Internet marketer, or an inventor. Just like a road trip across the country, roads are plentiful with millions of permutations.

Your Speed (Part 8)

Speed is execution and your ability to go from idea to implementation. You could sit in a Ferrari on an empty, straight road, but if you fail to hit the accelerator, you fail to move. Without speed, your roadmap has no direction, your vehicle stands idle, and your road mutates into a dead end.

THE ROAD TRIP IS PAVED WITH TOLL ROADS

Successful Fastlane travelers are warriors who live and die on rough roads. Toll roads pave the road to wealth, and that toll can't be paid on Easy Street. For some of us, this is good news because the toll weeds out the weak and escorts them to the

land of normal. If you resist the toll, wealth will resist you. Unfortunately, some feel that wealth's toll can be paid by entitlements or certain "prerequisites," such as:

- A functional family/good childhood
- "Hard work" versus "smart work"
- Educational accomplishments and credentials after your name
- A stellar business plan
- Venture capital
- Being a certain sex, color, or age
- Wishing, dreaming, and thinking positively
- Knowing the right people in the right places
- Attending the right schools
- Being passionate or "doing what you love"

Nothing is further from the truth. The Millionaire Fastlane doesn't care about these things. The Fastlane isn't a straight and smooth tree-lined street with white picket fences and children swinging on tires hanging from oak trees. It's a dark, deserted, unpaved road strewn with potholes that forces change and evolution. If the road trip to wealth were easy, wouldn't everyone be wealthy?

Expect a price to be paid. Expect risk and sacrifice. Expect bumps in the road. When you hit the first pothole (and yes, it will happen) know that you are forging the process of your unfolding story. *The Fastlane process demands sacrifices that few make, to resolve to live like few can.*

THE ROAD TRIP CAN'T BE OUTSOURCED TO A CHAUFFEUR

We live in a society that wants to outsource everything, from our household chores to raising our kids. Outsourcing might work for a dirty bathroom, but it doesn't work for wealth. Wealth's road trip has no chauffeur and the toll can't be outsourced to a virtual assistant in India.

Had someone gifted a Lamborghini to me (or any dream) when I was 16 years old, I can guarantee you I wouldn't be where I am today. When someone grants you your desires without you exerting any effort, you effectively handicap process. The person I needed to become would have been dwarfed because process would have been outsourced. There is no wisdom or personal growth gained in a journey that someone else does for you. The journey is yours.

CHAPTER SUMMARY: FASTLANE DISTINCTIONS

- Wealth is a formula, not an ingredient.
- Process makes millionaires. Events are by-products of process.
- To seek a "wealth chauffeur" is to seek a surrogate for process. Process cannot be outsourced, because process dawns wisdom, personal growth, strength, and events.

The Roadmaps to Wealth

If you don't know where you are going, any road will get you there.

~ LEWIS CARROLL

THE COMPASS FOR WEALTH

If you don't know where you are going, how will you know if you get there? If your destination is undefined, undoubtedly you'll never arrive and likely end in a place you don't want to be. Wealth is found with a roadmap, not a dartboard.

Self-made millionaires don't become millionaires by stumbling into money, just as financial failures don't become failures by stumbling into poorness. Both are the direct result of the financial roadmap chosen and the actions and beliefs that evolve from that roadmap. Your financial roadmap is definitive to process, and it's the first tool for your road trip to wealth.

Your current financial situation is a product of your existing roadmap, whether chosen or not. Your roadmap guides your actions, and the consequences of those actions have created your financial life. How your life unfolds is determined by your choices, and these choices originate from your belief systems, and those belief systems evolve from your predisposed roadmap. If you want to change your life, *change your choices*. To change your choices you must change your belief system. Your belief system is defined by your roadmap.

How do beliefs affect finances? Beliefs precede choices, which precede action. For example, if you believe "rich people got rich investing in mutual funds" your actions will reflect that belief. If some financial guru tells you to cancel your credit cards because "all debt is bad," you do it. If an author says, "$50 invested today will be worth $10 million in 40 years," and you believe it, your actions reflect that belief.

Beliefs are powerful mechanisms that drive action, whether true or not. Our

parents said Santa Claus was real and we believed it. We left cookies, we looked out the window for the flying reindeer, and we wondered how he got his big butt down the chimney. We believe what we're taught until we gather evidence to the contrary.

Your belief system acts like a roadmap, a compass that, if errant, can lead you to a lifetime of detours. Fictitious beliefs are lying roadmaps; they escort you down dead-end roads where "Wealth: Next Exit" never happens.

THE THREE FINANCIAL ROADMAPS TO WEALTH

Plotting your course to wealth and building your process starts with an examination of your current financial roadmap and the alternatives. There are three financial roadmaps:

The Sidewalk Roadmap
The Slowlane Roadmap
The Fastlane Roadmap

Within these three roadmaps lies a psychology, a belief system that dictates actions relative to each roadmap. More importantly, each roadmap operates within a "universe" governed by a mathematical "wealth equation." Whatever roadmap you choose, your universe for wealth creation will abide by each map's respective wealth equation. Additionally, each roadmap is naturally predisposed toward a specific destination. Those predispositions are:

The Sidewalk >— Poorness
The Slowlane >— Mediocrity
The Fastlane >— Wealth

Whichever financial roadmap you follow will predispose you to the destination inherent in the roadmap—the roadmap's "true essence."

What is true essence? If you play blackjack and win 15 consecutive hands, you violate the true essence of randomness. The natural state of randomness is to not deliver 15 wins in a row. When a wild African lion is tamed to perform in a Las Vegas magic act, the lion is trained to violate its true essence. The lion naturally wants to be wild, to hunt, to kill, to feed, to mate. The lion wants to revert to its natural self, which is why some flamboyant magicians get their heads bitten off. You have to be special to bend the laws of true essence.

Similarly, the roadmaps each possess a true essence that leads either to poorness, mediocrity, or wealth. For example, if you follow the Sidewalk, you'll likely end poor. While wealth is possible using any of the maps, finding it via a roadmap not predisposed to wealth is improbable.

Each roadmap contains key mindsets that act as signposts, or "mindposts," that provide direction and guide actions, just like a roadmap. Those mindposts are:

Debt Perception: Does debt control you or do you control your debt?

Time Perception: How is your time valued and treated? Abundant? Fleeting? Inconsequential?

Education Perception: What role does education have in your life?

Money Perception: What is money's role in your life? Is money a tool or a toy? Plentiful or scarce?

Primary Income Source: What is your primary means of creating income?

Primary Wealth Accelerator: How are you accelerating your net worth and creating wealth? Or are you?

Wealth Perception: How do you define wealth?

Wealth Equation: What is your mathematical plan for accumulating wealth? What wealth equation defines the physics of your wealth universe?

Destination: Is there a destination? If so, what does it look like?

Responsibility & Control: Are you in control of your life and your financial plan?

Life Perception: How do you live your life? Do you plan for the future? Forsake today for tomorrow? Or tomorrow for today?

THE ROADMAPS OPERATE WITHIN DISTINCT UNIVERSES

Each roadmap operates under a specific set of mathematical formulas, *the wealth equation* that determines the speed at which you can create wealth. Like Einstein's $E=MC^2$, these formulas govern your wealth universe much like physics governs our universe. And because physics is bound by mathematical absolutes, so are your equations (and probabilities) to wealth.

The velocity of wealth acceleration evolves from your chosen roadmap's "universe," and it is within these universes that your financial plan accelerates or stalls. Think of it as a railroad track, with each track having its own set of speeds, rules,

and laws. You can hop aboard a track that allows speeds of 20 mph or speeds of 200 mph.

If you're unhappy in your financial situation, you can change your universe immediately by switching roadmaps. However, first, you have to understand the roadmaps to swap them. Let's dissect the three roadmaps in the next three parts of the Millionaire Fastlane: the Sidewalk, the Slowlane, and the Fastlane.

CHAPTER SUMMARY: FASTLANE DISTINCTIONS

- To force change, change must come from your beliefs, and your roadmap outlines those beliefs.
- Each roadmap is governed by a wealth equation and predisposed to a financial destination—Sidewalk to poorness, Slowlane to mediocrity, and the Fastlane to wealth.